Exhibit K

to Hawkins Declaration

Plaintiffs' Motion for Class Certification

Michelo et al. v. Nat'l Collegiate Student Loan Trust 2007-2 et al., No. 18-CV-1781

Bifulco et al. v. Nat'l Collegiate Student Loan Trust 2004-2 et al., No. 18-CV-7692

Bronx County Civil Court Civil Judgment

Plaintiff(s):

National Collegiate Student Loan Trust 2007-2, A Delaware Statutory

Trust(s)

VS.

Defendant(s): Jaelysabel Villasante; Sandra Tabar

Index Number: CV-000761-14/BX

Judgment issued: On Default

On Motion of:

Forster & Garbus LLP

60 Motor Parkway, PO Box 9030, Commack,

NY 11725-

Total Damages	\$11,782.40 Total Cos	sts & Disbursements	\$280.00	Judgment Total	\$12,062,40
Cost By Statute	\$50.00	Jury Demand Fee	\$0.00		
Attorney Fees	\$0.00	Notice of Trial Fee	\$0.00	Other Costs	\$0.00
Interest	\$0.00	Non-Military Fee	\$0.00	Other Disbursements	\$0.00
Less Counterclaim Offset	\$0.00	Service Fee	\$50.00	Enforcement Fee	\$40.00
Less Payments made	\$0.00	Consumer Credit Fee	\$95.00	County Clerk Fee	\$0.00
Amount claimed	\$11,782.40	Index Number Fee	\$45.00	Transcript Fee	\$0.00

The following named parties, addressed and identified as creditors below:

Plaintiff creditor(s) and address

(1) National Collegiate Student Loan Trust 2007-2, A Delaware Statutory Trust(s)

800 Boylston St, Fl34, Boston, Massachusetts 02199

Shall recover of the following parties, addresses and identified as debtors below:

Defendant debtor(s) and address

(1) Jaelysabel Villasante

1535 Undercliff Ave, Apt 1, Bronx, New York 10453

(2) Sandra Tabar

1535 Undercliff Ave, Apt 1, Bronx, New York 10453

Judgment entered at the Bronx County Civil Court, 851 Grand Concourse, Bronx, NY 10451, in the STATE OF NEW YORK in the total amount of \$12,062.40 on 05/27/2014 at 04:08 PM.

Judgment sequence 1

Carol alt

Carol Alt, Chief Clerk Civil Court

MAY 27 2014 CIVIL COURT

INDEX NO. 000761-14 CIVIL COURT OF THE CITY OF NEW YORK COUNTY OF BRONX

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, A DELAWARE STATUTORY TRUST (S)

PLAINTIFFS,

AGAINST JAELYSABEL VILLASANTE

SANDRA TABAR DEFENDANTS. 0000226880 MS50000226880

JUDGMENT ON DEFAULT *

AMOUNT CLAIMED IN COMPLAINT LESS PMTS THRU	40-40	11,782.40
BALANCE OF CLAIM AMOUNT DUE INTEREST WAIVED ATTORNEYS FEES WAIVED	50-50-50	11,782.40 .00 .00
COSTS BY STATUTE		11,782.40

SERVICE OF SUMMONS & COMP 50.00 FILING OF SUMMONS & COMP 140.00 MOTION FEE PROSPECTIVE EXECUTION FEE 40.00 TRANSCRIPT & DOCKETING

REQ JUD INT SATISFACTION PIECE

SUBTOTAL 280.00 TOTAL \$ 12,0

* PURSUANT TO FDCPA, PLEASE TAKE *
* NOTICE THAT FORSTER & GARBUS LLP * * IS A DEBT COLLECTOR.

JUDGMENT ENTERED ON:

JUDGMENT IS RENDERED IN FAVOR OF THE PLAINTIFF

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, A DELAWARE STATUTORY TRUST (S)

800 BOYLSTON ST FL34 BOSTON, MA 02199

AND AGAINST THE FOLLOWING DEFENDANT(S) JAELYSABEL VILLASANTE 1535 UNDERCLIFF AVE APT #109 BRONX NY 10453

SANDRA TABAR 1535 UNDERCLIFF AVE APT #109 BRONX NY 10453

AS HEREIN ABOVE COMPUTED IN THE SUM OF \$ 12,062.40 AND IT IS ADJUDGED THAT THE PLAINTIFF HAS EXECUTION THEREFORE.

, CLERK

STATE OF NY, COUNTY OF SUFFOLK SS: JOEL D. LEIDERMAN AFFIRMS TRUE UN-DER PENALTY OF PERJURY: HE IS ASSOC WITH PLAINTIFF'S ATTY, ADMITTED TO PRACTICE IN NY; DISBURSEMENTS SPECI-FIED HEREIN, HAVE BEEN OR WILL NECESSARILY BE MADE OR INCURRED, ARE REASONABLE IN AMOUNT; SERVICE OF SUMMONS AND COMPLAINT HAS BEEN MADE UPON DEFENDANT BY PERSONAL/SUB SERVICE AS APPEARS BY AFFIDAVIT OR ACKNOWLEDGEMENT OF SERVICE. THE TIME OF DEFENDANT/S TO APPEAR OR ANSWER HAS EXPIRED AND THE DE-FENDANT/S HAVE NOT APPEARED OR AN-SWERED. THIS AFFIRMATION IS MADE IN COMPLIANCE WITH 50 USCS APPX SECS 501 ET SEQ AND N.Y.M.L. 300-328. THE DEFENDANT IS NOT AT THE PRESENT TIME IN THE MILITARY OR NAVAL SERVICE OF THE USA OR OF ANY ALLIED NATION OF THE USA AS SUCH TERM IS DEFINED BY THE ACTS OF CONGRESS. I BASE SUCH STATEMENTS ABOVE UPON THE FACTS STATED IN THE ATTACHED DOD MANPOWER DATA REPORT. AFFIRMANT GAVE ADDITIONAL NOTICE OF THIS ACTION TO DEFENDANTS BY MAILING A COPY OF THE SUMMONS IN FIRST CLASS POSTAGE PAID ENVELOPES MARKED "PERSONAL AND CONFIDENTIAL" WITH NO INDICATION THAT IT WAS FROM AN ATTORNEY OR CONCERNED AN ALLEGED DEBT BY DELIVERING IT TO AN EMPLOYEE OF
THE USPS AT OUR OFFICES (DODGE OF THE USPS AT OUR OFFICES (USPS DOMESTIC MAIL MANUAL SEC. 507 SUB 6.0 ET. SEQ.) THE ENVELOPES WERE ADDRESSED TO

> JAELYSABEL VILLASANTE SANDRA TABAR THE DEFENDANT/S AT 1535 UNDERCLIFF AVE APT #109 BRONX NY 10453 1535 UNDERCLIFF AVE APT #109 BRONX NY 10453 THIS BEING THE LAST KNOWN RESIDENCE

MORE THAN 20 DAYS HAVE ELAPSED SINCE THEN, AND THE SUMMONS SO MAILED HAS NOT BEEN RETURNED BY THE USPO AS UNDELIVERABLE. I AFFIRM THE SUMMONS AND COMPLAINT AND AFFIDAVIT (OR ACKNOWLEDGMENT) HAVE BEEN FILED IN THIS COURT UNDER THE ABOVE INDEX #.

DATED: 4/03/14

FORSTER & GARBUS/LLP, ATTYS FOR PLTF 60 MOTOR PKWY, COMMACK, NY 631-393-9400

inbit Age Service

CIVIL COURT OF THE CITY OF NEW YORK COUNTY OF BRONX

AFFIDAVIT OF SERVICE (ADDRESS CHANGE)



Index no: 761/14 Date of Purchase: 01/14/2014 Office No: MS50000226880

Plaintiff(s):

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, A DELAWARE

Defendant(s):

JAELYSABEL VILLASANTE AND SANDRA TABAR

STATE OF NEW YORK COUNTY OF QUEENS

I (Kerron Melville) being duly sworn deposes and says I am over the age of 18 and reside in New York State.

On 02/21/2014 at 9:25 PM, I served the within SUMMONS AND FORMAL COMPLAINT on SANDRA TABAR at 1535 UNDERCLIFF AVE APT 109, BRONX, NY 104537172 in the manner indicated below:

By delivering and leaving a true copy or copies of the aformentioned documents with said , john doe", CO-TENANT a person of suitable age and discretion. Person spoken to stated that said premises is intended recepients residence

A description of the Defendant(s), or other person served on behalf of the Defendant(s) is as follows:

Sex	Color of skin/race	Color of hale	America	100	
Male	Color of skin/race Brown	Black	Age(Approx)	Height (Approx)	Weight (Approx)
Other I	Ceatures:	TAKARIN TO	38	5ft9in	161-180lbs

On 02/24/2014 I deposited in the United States mails a true copy or copies of the aforementioned documents properly enclosed and sealed in a post-paid wrapper addressed to said Defendant(s) at 1535 UNDERCLIF. AVE APT 109, BRONX, NY 104537172. That address being the last known residence, usually but of abode of the Defendant(s). Copy mailed 1st class mail marked personal & confidential not in the personal of the Defendant(s) otherwise that said notice is from an attorney or concerns an action against the person to be served.

The index number and date of filing was endorsed on the documents Braha nounservice. CHIL COURT

Sworn to and subscribes before me on 02/24/2014

Felix A Yazquez V Notary Public, State of New York No. 01VA6172274

Qualified in Kings County

Commission Expires 8/6/15

rron Melyille 6 COMPLIANT

Progressive Process Service, Inc. P.D. Box 230270

Hollis, NY 11423



_ varbus, LLP

CIVIL COURT OF THE CITY OF NEW YORK COUNTY OF BRONX





483793

Index no : 761/14 Date of Purchase: 01/14/2014 Office No: MS50000226880

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Plaintiff(s):

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, A DELAWARE

STATUTORY TRUST(S)

Defendant(s):

JAELYSABEL VILLASANTE AND SANDRA TABAR

STATE OF NEW YORK COUNTY OF QUEENS

I (Kerron Melville) being duly sworn deposes and says I am over the age of 18 and reside in New York State.

On 02/21/2014 at 9:25 PM, I served the within SUMMONS AND FORMAL COMPLAINT on JAELYSABEL VILLASANTE at 1535 UNDERCLIFF AVE APT 109, BRONX, NY 104537172 in the manner indicated below:

By delivering and leaving a true copy or copies of the aformentioned documents with said, **John doe**", CO-TENANT a person of suitable age and discretion. Person spoken to stated that said premises is intended recepients residence within the state.

A description of the Defendant(s), or other person served on behalf of the Defendant(s) is as follows:

Sex	Color of skin/race	Color of hair	Age(Approx)	Height (Approx)	Weight (Approx)
Male	Brown	Black	38	5ft9in	161-180lbs
	Features:				

On 02/24/2014 I deposited in the United States mails a true copy or copies of the aforementioned documents properly enclosed and sealed in a post-paid wrapper addressed to said Defendant(s) at 1535 UNDERCLIFF AVE APT 109, BRONX, NY 104537172. That address being the last known residence (is that finde of abode of the Defendant(s). Copy mailed 1st class mail marked personal & confidential not Februar po 1470 (1) dethereof, by return address or otherwise that said notice is from an attorney or concerns an action against the person to be served.

The index number and date of filing was endorsed on the documents and date of filing was endorsed on the documents and date of filing was endorsed on the documents and date of filing was endorsed on the documents and date of filing was endorsed on the documents and date of filing was endorsed on the documents and date of filing was endorsed on the documents.

Swern to and subscribed before me on

02/24/2014

Felix A Vazquez V Notary Public, State of New York

No. 01VA6172274

Qualified in Kings County Commission Expires 8/6/15 CIVIL COURT

Kerron Melville COMPLIANT License#: 1314097

Progressive Process Service, Inc.

P.O. Box 230270 Hollis, NY 11423

CIVIL COURT OF THE CITY OF NEW YO COUNTY OF BRONX	PRK
NATIONAL COLLEGIATE STUDENT	
LOAN TRUST 2007-2	
A Delaware Statutory Trust(s))
)
Plaintiff)
riamin) Docket #000761-14
v.)
v .)
JAELYSABEL VILLASANTE)
SANDRA TABAR)
	ý.
Defendant(s)	j .
STATE OF GEORGIA)
COUNTY OF GWINNETT	j
BEFORE ME, the undersigned authority, pers	sonally appeared AffiantB
who being first duly sworn, deposes and states	s:
	Financial Systems, Inc. (hereinafter NCO), the
	ff pertaining to the Defendants' education loan(s)
	oned Complaint. I am duly authorized by Plaintiff
to make the representations contained in the	his Affidavit and I am over the age of 18 and
competent to testify to the matters stated in thi	s Affidavit.
	d to testify relating to this action through persona
	g the electronic data, sent to NCO that detail the

education loan records. I also have personal knowledge of the record management practices and

procedures of Plaintiff and the practices and procedures Plaintiff requires of its loan servicers

and other agents.

- 3. This lawsuit arose out of an unpaid loan or loans owed by defendant JAELYSABEL VILLASANTE and defendant SANDRA TABAR to Plaintiff. Specifically Defendants entered into an education loan agreement at Defendants' special instance and request. A loan was extended for Defendants' to use pursuant to the terms of the loan agreements. Defendants have failed, refused, and/or neglected to pay the balance or balances pursuant to the agreed repayment schedule or schedules.
- 4. Education loan account records are compiled and recorded as part of Plaintiff's regularly conducted business activity at or near the time of the event and from information transmitted from a person with knowledge of said event, by or from information transmitted by a person with knowledge of the accounts or events described within the business record. Such records are kept, maintained, and relied upon in the course of ordinary and regularly conducted business activity.
- I am familiar with the education loan records within my possession as custodian
 of records related to this matter. I have been authorized by Plaintiff to make this certification on
 behalf of Plaintiff for this case.
- 6. I have reviewed the education loan records as business records described in this affidavit regarding account number xxxxx2466/002-001000. No payments have been made on this account. After all payments, credits and offsets have been applied, defendant JAELYSABEL VILLASANTE and defendant SANDRA TABAR owe the principal sum of \$ 10,277.71, together with accrued interest in the amount of \$ 1,504.69, totaling the sum of \$ 11,782.40 as of 2/7/2014. Attached hereto and incorporated as Exhibit "A" is a true copy of the underlying Credit Agreement/Promissory Note. In the event the Defendant(s) faxed the executed Credit Agreement/Promissory Note, per its terms they agreed their facsimile/electronic signature is deemed to be an original. Under applicable federal and state law, all copies of signatures executed via facsimile or electronic email are considered to be legal, binding agreement.
- 7. Based on records maintained by Plaintiff, the Defendants are not minors or incompetent. A reasonable inquiry has been made to determine if the Defendants are in the military service of the United States of America, and to the best of my knowledge, Defendants are not in such military services and are therefore not entitled to the rights and privileges provided under the Soldiers and Sailors Civil Relief Act of 1940, as amended.

 I declare under the penalty of perjury under the laws of the forum state that the foregoing is true and correct to the best of my knowledge, information and belief.
 FURTHER AFFIANT SAYETH NAUGHT.

AFFIANT

Print Name:

Dudley Turner

Title:

Vendor Network Representative

SWORN AND SUBSCRIBED to before me this



NOTARY PUBLIC

My Commission Expires on November 27,2017

I am attorney-at-law admitted to practice in the State of GEORGIA and do hereby certify that the acknowledgment of proof upon the above document was taken in the manner prescribed by the laws of the State of GEORGIA and conforms to the laws thereof. IN WITNESS WHEREOF, I have hereunto set my hand this 18 day of February, 2014.

KRISTIAN KNOCHEL

GEORGIA BAR # 426673 Printed Name

MI

Signature

FORSTER & GARBUS ATTYS FOR PLAINTIFF 60 MOTOR PARKWAY, COMMACK NY 11725 631-393-9400 2/7/2014

EXHIBIT A

NOTE	DISCL	OSURES	TATEMENT
		CO CACAGO IJ	A CA A AMPERM V A

Loan No.		Borrower(s)		Y TABAR	SANTE
		Student: Date:	JAELYSA February	BEL VILLA	SANTE
JAELYSABEL VILLASANTE			Lender Nem	e and Addre	met
2111 EAST 22ND ST			_NATIONA		
BROOKLAND, NY 11229 USA				OTH ST. LC	
This disclosure statement relates to your Loan Hecause your Loan is either being disbursed or	entering repo	nd on syment, or the	February I	5, 2007 re being mod	ified, the following
Information about your Loan is bring given to ANNUAL PERCENTAGE RATE FINANCE	CHARGE	T	nt Financed	1 7	stat of Payments
The cost of your credit as a The dollar arms		TOTOMICS OF	Ceredis provided	1000	you will have poid offer
yearly rate. will cost you.		to you or on y	your behalf.		de all payments scheduled.
	718.40	s	5,000.00	3_	.67.718.40
Your payment schedule will be:					
Number of Payments Amount of Payme	nia Wh	on Payments a			
240 \$ 282.16	On t	the 15th day	y of each month b	eginning	1/2011
		_			
					1
	Date	me rinst ousin	white is incine	I novments	are deferred will increase
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* Cosigned * L	oan Request/Credit Agrees	nent – Signatu	re Page
NON-NEGOTIABLE CRE	DIT AGREEMENT - THIS IS A CON	SUMER CREDIT TE	LANSACTION
LOAN PROGRAM INFORMATION			CONTRACTOR
Astute Undergraduate Loan			b
Lender: National City Bank	School: CAZENOVIA COLLEGE	ademic Period: 01/2	007-01/2008
Loan Amount Requested: \$15000.00	Repayment Option: Full Deferral		
Deferral Period Margin: 6.5	Repayment Period Margin: 6,5	Loen Originatio	n Fee Percentage: 9.50
			3.00
STUDENT BORROWER INFORMATIO	ON (Must be at least 18 years of age)		all the second
Borrower Name: Janiysabel Villasante Social Security ####################################	Home Address: 2111 East 2 Date of Birth 1987		1229 ne: (718) 451-6078
Student Citizenship (check one box): M.U.S.		t & back copy of CIS or s	arcent visa card)
Note: Personal reference name and address co		(347) 744-8595	Work Tel &: (347) 744-5095
Personal Reference Name: Podro L Groven Reference Street Address: 3015 Ave X Apt 50	Horerenza riuma Tero;	DM(1/14-1990	Andrew Letter (Self Landers)
Reference City/State/Dip; dirpoland, NY 1173			
COSIGNER INFORMATION (Must be a	I least Ill wags of non)		F 12
CONGRER INFORMATION (MUST DE B			THE PERSON
Cosigner Name: Sandra Y Taber	Home Address: 2111 East 2		
Inclo! Security # 8576	Date of Birth 1963	Hame Telephan	no: (917) 916-7429
leve you ever detauted on a student loan or sig- turned Employer: COMMERCE BANA	clared bentruptcy? If No O Yes	Employe	Telephone: (716) 437-1467
Surrent Position: Executive	Yearn There: 3 Years 7 Months		7
Contact A Vance			- Ideas of the secondary this
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			X-
osigner Citizenship (check one box); M. U.S. loka: Personal reference name and address car	anot match that of the Student.		
erconal Resemnce Name: Joseph Zelk	Reference Home Tel &	(718) 934-2400	Work Tel 8: (710) 934-2400
telonence Street Address: 2405 24th St Ave ti			
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werent of Defense Manpower Data Center

Results as of Apr-03-2014 07:05 16 AM

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Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: TABAR First Name: SANDRA

Middle Name:

Active Duty Status As Of: Apr-03-2014

PERCENT PRODUCT	On Active Duty On Activ	ve Duty Status Date	
Active Duty Start Date	Active Duty End Date	Status	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
NA .	NA NA	Sagus	Service Component
	150	No	NA NA

Active Duty Start Date Active Duty End Date State	
Active Daily End Date Status	Service Component
NA NA NA	NA NA

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Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA NA	No	NA

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard) This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Mary M Snavely-Dixon, Director

Department of Defense - Manpower Data Center

Mary M. Lavely-Dison

4800 Mark Center Drive, Suite 04E25

Arlington, VA 22350

Results as of Apr-03-2014 07 06 12 A



Status Report Pursuant to Servicemembers Civil Relief Act

Last Name: VILLASANTE First Name: JAELYSABEL

Middle Name:

Active Duty Status As Of: Apr-03-2014

****	On Active Duty On Activ	e Duly Status Date	
Active Duty Start Date	Active Duty End Date	SWijos	Service Component
NA .	NA.	No	NA NA

	Left Active Duty Within 367 Days	of Active Duty Status Date	
Active Duty Start Date	Active Duty End Date	Statuti	Service Component
NA	NA NA	No.	NA NA

Order Notification Start Date	Order Notificeson End Date	Status	Service Component
NA .	NA.	No	NA.

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Mary M. Snavely-Dixon, Director

Department of Defense - Manpower Data Center

4800 Mark Center Drive, Suite 04E25

Arlington, VA 22350

Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL http://www.defenselink.mil/laq/pis/PC09SLDR html. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: C8J171EA90C5N50

CIVIL COURT OF THE CITY OF NEW YORK

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, A DELAWARE STATUTORY TRUST(S) Index # 761/14 Account# 0000226880 Our Ref# MS50000226880

-against-

Plaintiff,

NON-MILITARY
AFFIRMATION
AND NON-EXPIRATION OF
STATUTE OF LIMITATIONS
AFFIRMATION

JAELYSABEL VILLASANTE SANDRA TABAR

Defendant.

JOEL D. LEIDERMAN an attorney duly admitted to practice in the courts of this state, affirms the following to be true under penalties of perjury:

1. I am associated with FORSTER & GARBUS LLP, the attorneys for the plaintiff, and I am fully familiar with the facts set forth in this affirmation based upon my personal knowledge or review of the file maintained by our office with respect to this action.

2. This affirmation is made pursuant to the United Stated Soldiers and Sailor's Relief Act of 1940, as amended, 50 U.S.C.A. App. Secs. 501 et. Seq. for the purpose of the entry of judgment against JAELYSABEL VILLASANTE , SANDRA TABAR

defendant(s) in the above entitled action

3. I provided the Department of Defense with the pertinent information about the defendent(s), such as date(s) of birth and/or social security number(s) which I know because that information was communicated to our office at the time this account was referred to our office. I requested that a military investigation be conducted.

4. Based upon the response I received from the Department of Defense Manpower Data Center dated 04/03/14 I am convinced that the defendant(s) is not on Active Duty Status in any branch of the

United States military.

5. The cause of action accrued in DE. The statute of limitations for that state is 6 years. After making reasonable inquiry into this account, I have reason to believe that the statute of limitations had not expired at the time of the commencement of this lawsuit.

 On information and belief the plaintiff herein is either an original creditor or, if a debt buyer the purchase was made prior to 9/1/09.

Dated: Commack, New York 04/03/14

JOEL D. LEIDERMAN

Forster & Garbus LLP 60 Motor Parkway, Commack, NY 11725 (631) 393-9400 04/03/14

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The Determination Management Character (Chitage) is an enganization of the Department of Defence (DoD) that maintains the Defence Enrollment and Eligibility Haponing Systems (Chitage) details as a three of the afficial source of date on eligibility for military medical care and other eligibility systems.

the DeD strangly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq. as amended) (SCRA) (formerly known as the Selders' and Selders' aspects on active duty instead only a small error rate. In the event the individual referenced above, or any family protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521 (c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status are status within 36.7 days: preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Manne Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceans and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1)

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING. This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: O8L2D15A60C5V60

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TRANSACCION DE CREDITO DEL CONSUMIDOR !IMPORTANTE! !UD. HA SIDO DEMANDADO! ESTE ES UN DOCUMENTO LEGAL - UNA CITACION

INO LA BOTE! !CONSULTE CON SU ABOGADO ENSEGUIDA! LE PUEDEN QUITAR PARTE DE SU SALARIO [EMBARGARLO]. !SI UD. NO SE PRESENTA EN LA CORTE CON ESTA CITACION LE PUEDEN CONFISCAR SUS BIENES, [PROPIEDAD] Y PERJUDICAR SU CREDITO! !TAMBIEN ES POSIBLE QUE TENGA QUE PAGAR OTROS GASTOS LEGALES (COSTAS)! SI UD. NO TIENE DINERO PARA UN ABOGADO TRAIGA ESTOS PAPELES A LA CORTE INMEDIATAMENTE. VENGA EN PERSONA Y EL SECRETARIO DE LA CORTE LE AYUDARA.

Cibil Court of the City Of New York

Summons And Formal Complaint

County of BRONX

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, A DELAWARE STATUTORY TRUST(S) No. de epigrafe

El direccion del Demandante: 800 BOYLSTON ST FL34 BOSTON, MA 02199

Demandante

La razon de haber designado esta Corte es: ElDemandado vive en el Condado de BRONX

JAELYSABEL VILLASANTE SANDRA TABAR

Vs.

Demandado(s)

La transaccion de credito tuvo lugar en el Condado de

Al demandado arriba mencionado:

USTED ESTA CITADO a comparecer en la Corte Civil de la Cuidad de Nueva York, Condado de dicha Corte Principal de oficina del Jefe la BRONX Ciudad y Estado BRONX en el Condado de 851 GRAND CONCOURSE, BX de Nueva York, dentro del tiempo provisto por la ley segun abajo indicado y presentar su repuesta a la demanda adjunta al Jefe de la Corte; si usted no comparece a contestar se rendira sentencia contra 11,782.40 incluyendo los desembolsos de este causa. usted en la suma de \$

Fechado,01/09/14

FORSTER & GARBUS LLP ATTYS FOR PLTF 60 Motor Parkway Commack NY 11725

ausa.

Nota: La ley provee que. (a) Si esta citacion es entregada a usted personalmente en la Ciudad de Nueva York, usted debe comparecer y responderla dentro de 20 dias despues de la entrega; o (b) Si esta citacion es entregada a otra persona que no fuera usted personalmente, o si fuera entregada afuera de la Ciudad de Nueva York, o por medio de publicacion, o por otros medios, que no fueran entrega personal a usted en la Ciudad de Nueva York, usted tiene 30 dias para comparecer y responder la demanda, despues de haberse presentado prueba de entrega de la citacion al Jefe de esta Corte.

CONSUMER CREDIT TRANSACTION IMPORTANT! YOU ARE BEING SUED!! THIS IS A COURT PAPER - A SUMMONS

DON'T THROW IT AWAY!! TALK TO A LAWYER RIGHT AWAY! PART OF YOUR PAY CAN BE TAKEN FROM YOU [GARNISHEED]. IF YOU DO NOT BRING THIS TO COURT, OR SEE A LAWYER, YOUR PROPERTY CAN BE TAKEN AND YOUR CREDIT RATING CAN BE HURT!! YOU MAY HAVE TO PAY OTHER COSTS TOO!! IF YOU CAN'T PAY FOR YOUR OWN LAWYER, BRING THESE PAPERS TO THIS COURT RIGHT AWAY. THE CLERK [PERSONAL APPEARANCE] WILL HELP YOU!

Cibil Court of the City Of New York

Summons And Formal Complaint

County of BRONX

000761

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, A DELAWARE STATUTORY TRUST (S)

Index No. Plaintiff's Address:

800 BOYLSTON ST FL34 BOSTON, MA 02199

Plaintiff

Defendant(s)

FILE NO. MS50000226880

against

Defendant resides in

The basis of venue designated is:

JAELYSABEL VILLASANTE SANDRA TABAR

Transaction to place in

JAN 1 4 2014

R

To the above named Defendant(s)

CIVIL COURT

YOU ARE HEREBY SUMMONED to appear in The Civil Court of the City of New York, County of 851 GRAND CONCOURSE, BX at the office of the Court Clerk at BRONX City and State of New York, within the time provided by the law as in the County of BRONX noted below and to file your answer to the annexed complaint with the Clerk: upon your failure to answer, judgement will be taken against you for the sum of \$ 11,782.40 together with the disbursements of this action.

Date: 01/09/14

FORSTER & GARBUS LLP ATTY FOR PLTF 60 Motor Parkway Commack NY 11725

Def.: 1535 UNDERCLIFF AVE APT 1 BRONX NY 10453-7172

TEL: (631-393-9400)

Note: The law provides that:(a) if this summons is served by its delivery to you personally within the City Of New York, you must appear and answer within 20 days after such service; or (b) If this summons is served by delivery to any person other than you personally, or is served outside the City of New York, or by publication, or by any means other than personal delivery to you within the City of New York, you are allowed days after proof of service thereof is filed with the Clerk of this Court within which to appear and answer.



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NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, A DELAWARE STATUTORY TRUST(S)

against

Plaintiff

JAELYSABEL VILLASANTE

SANDRA TABAR

Defendant(s)

Plaintiff, by its attorney(s) complaining of the Defendant(s), upon information and belief, alleges:

1. That Defendant(s) resides in the county in which this action is brought; or that Defendant(s) transacted business within the county in which this action is brought in person or through his agent and that the instant cause of action arose out of said transaction.

2. PLAINTIFF IS AUTHORIZED TO PROCEED WITH THIS ACTION.

3. UPON INFORMATION AND BELIEF DEFENDANT(S) BORROWED MONEY FROM PLAINTIFF OR PLAINTIFF'S ASSIGNOR PURSUANT TO A PROMISSORY NOTE.

4. DEFENDANT(S) HAS DEFAULTED ON SAID AGREEMENT AND \$ 11,782.40 IS NOW DUE, NO PART OF SAID SUM HAS BEEN PAID ALTHOUGH DULY DEMANDED.

5. DEFENDANT(S) IS IN DEFAULT AND DEMAND FOR PAYMENT HAS BEEN MADE.

PLAINTIFF IS THE ORIGINAL CREDITOR AND IS NOT REQUIRED TO BE LICENSED BY THE NYC DEPARTMENT OF CONSUMER AFFAIRS.

2ND CAUSE/ACTION: PLAINTIFF STATED AN ACCOUNT TO DEFENDANT WITHOUT OBJECTION

There is due Plaintiff from Defendant(s) the amount in the complaint, no part of which has been paid, although duly demanded

WHEREFORE Plaintiff demands judgement against Defendant(s) for the sum of \$ 11,782.40 together with the Disbursements of this action.

WE ARE DEBT COLLECTORS; ANY INFORMATION OBTAINED WILL

FORSTER & GARBUS LLP

TEL # 1-631-393-9400

ATTORNEY(S) FOR PLAINTIFF

60 MOTOR PARKWAY

COMMACK, NY 11725

PURSUANT TO PART 130-1.1-a OF THE RULES OF THE CHIEF ADMINISTRATOR THIS SIGNATURE APPLIES TO THE ATTACHED SUMMONS AND COMPLAINT

THE 09 DAY OF JANUARY ,2014

DATED: FILE NO. MS50000226880 Page 3

MACHAEL LEINOFF JOEL D. LEIDERMAN KEVIN M. KNAB

CIVIL COURT OF THE CITY OF NEW YORK COUNTY OF BRONX





Index no: 761/14 Date of Purchase: 01/14/2014 Office No: MS50000226880

Plaintiff(s):

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-2, A DELAWARE

STATUTORY TRUST(S)

Defendant(s):

JAELYSABEL VILLASANTE AND SANDRA TABAR

STATE OF NEW YORK COUNTY OF QUEENS

SS.: I (Kerron Melville) being duly sworn deposes and says I am over the age of 18 and reside in New York State.

On 02/21/2014 at 9:25 PM, I served the within SUMMONS AND FORMAL COMPLAINT on SANDRA TABAR at 1535 UNDERCLIFF AVE APT 109, BRONX, NY 104537172 in the manner indicated below:

By delivering and leaving a true copy or copies of the aformentioned documents with said , john doe", CO-TENANT a person of suitable age and discretion. Person spoken to stated that said premises is intended recepients residence within the state.

A description of the Defendant(s), or other person served on behalf of the Defendant(s) is as follows:

Sex	Color of skin/race	Color of hair	Age(Approx)	Height (Approx)	Weight (Approx)
	Brown	Black	38	5ft9in	161-180lbs

On 02/24/2014 I deposited in the United States mails a true copy or copies of the aforementioned documents properly enclosed and sealed in a post-paid wrapper addressed to said Defendant (s) pt 1525 INDERCLIFF AVE APT 109, BRONX, NY 104537172. That address being the last known residence, usual place of abode of the Defendant(s). Copy mailed 1st class mail marked personal & confidential not included by the ourside thereof, by return address or otherwise that said notice is from an attorney or concerns an action against the person to be served

The index number and date of filing was endorsed on the documents at the tine Unit Civil COURT

Sworn to and subscribed before me on

02/24/2014

Felix A Vazquez Notary Public, State of New York No. 01VA6172274

Qualified in Kings County Commission Expires 8/6/15 WENVELOPE

Kerron MeB666 COMPLIANT

License#: 1314097

Progressive Process Service, Inc.

P.O. Box 230270

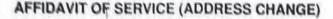
Hollis, NY 11423



Case 1:18-cv-07692-PGG-BCM Document 243-11 Filed 06/03/21 Page 21 of 21 Pivvor & Lor

Suitable Age Sessive

CIVIL COURT OF THE CITY OF NEW YORK COUNTY OF BRONX





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The index number and date of filing was endorsed on the document BRONX GOUNT Service.

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Felix A Vazquez

Notary Public, State of New York

No. 01VA6172274

Qualified in Kings County Commission Expires 8/6/15 W /ENVELOPE

erron Mc2036 COMPLIANT

License#: 1314097

Progressive Process Service, Inc.

P.O. Box 230270

Hollis, NY 11423

